

# **CALIFORNIA CREDIT PROPERTY INSURANCE & CREDIT UNEMPLOYMENT INSURANCE EXPERIENCE REPORT**

**For Calendar Years: 1998, 1999, and 2000**

## **GENERAL INSTRUCTIONS**

1. Pursuant to Section 779.36 of the California Insurance Code, this report is required of each licensed insurer transacting, or that has transacted, Credit Property Insurance or Credit Unemployment Insurance in California during 1998, 1999, or 2000.
2. The data reported are to reflect only the business written in California. This report is to be filed on a company basis.
3. A separate report is to be filed for Credit Property and for Credit Unemployment Insurance.  
All amounts to be reported are to be with respect to the "net direct premiums." "Net direct premiums" mean total direct premiums written in this state, less return premiums and any surplus premium deposits. "Net direct premiums" do not include reinsurance assumed or ceded.
4. In the report, designate each creditor name or program by "Class of Business" (A through F), per the definitions in the Report's Instruction sheet.
5. From our review, the Department has identified 9 General Product Type Categories, 5 for Credit Property Insurance and 4 for Credit Unemployment Insurance.

Under Credit Property Insurance, we ask that you identify each of your products/programs to see if it fits under **General Product Category 1, 2, 3, 4, or 5** per the definitions in the Report's Instruction sheet. For Credit Unemployment Insurance, each product/program is to be identified as either **General Product Category 6, 7, 8, or 9** per the definitions in the Report's Instruction sheet. We ask that you supply us with a detailed description of each product or program and the coverage provided for our review.

- In circumstances in which your product/program is not defined by the 9 General Product Categories, please submit the data for each of those products/programs **and** include a detailed description of the type of product and coverages provided.
- Also, if your company offers *family leave coverage*, please report the experience data.

*General Instructions (con't)*

6. Reconciliation of reported data with the Annual Statement's *Credit Insurance Experience Exhibit (CIEE)* and the *Statutory Page 14 Data* (shown on Page 15).

- If the "Total" Gross Written Premium on Column 8 of the Credit Property Report (or Column 9 of the Credit Unemployment Report) differs from the CIEE Total of Line 1A [shown on CIEE-6, Part 3B for Credit Unemployment, and CIEE-7, Part 4 for Credit Property], please explain.

In the same vein, if the "Total" Incurred Losses on Column 21 of the Credit Property Report (or Column 22 of the Credit Unemployment Report) differs from the CIEE Total of Line 2F [shown on CIEE-6, Part 3B for Credit Unemployment, and CIEE-7, Part 4 for Credit Property], please explain.

- Also, please identify under which line(s) of business that the Credit Property and Credit Unemployment premium and loss experience is reported on the State Page (Page 15) of the Annual Statement.

7. If your company **did not write** any Credit Property or Credit Unemployment Insurance in Calendar Years 1998, 1999, and 2000, please indicate so on forms CPIER and CUIER, and return only these pages to the Department.

8. Completed report forms and diskettes are due by **October 1, 2001** and are to be mailed to:

***California Department of Insurance  
Rate Specialist Bureau  
300 South Spring Street, South Tower, 14<sup>th</sup> Floor  
Los Angeles CA 90013-1230***

If any questions arise regarding the completion or filing of this report, please call the Rate Specialist Bureau at (213) 346-6732.